

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Cheng Zhou, Rangarajan Venkastesan, Joshua Toub  
Assignee: Versata Development Group, Inc.  
Title: METHOD AND APPARATUS FOR NET-PAY AND DEBT  
CONSOLIDATION  
Serial No.: 09/810,519 Filed: March 15, 2001  
Examiner: Daniel S. Felten Group Art Unit: 3696  
Docket No.: T00066 Customer No.: 33438

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Austin, Texas  
November 25, 2008

FILED ELECTRONICALLY

**RESPONSE TO FINAL OFFICE ACTION**

Dear Sir:

This paper is responsive to the Office Action dated August 25, 2008, having a shortened statutory period expiring November 25, 2008. Further examination and reconsideration are respectfully requested in view of the amendments and remarks set forth below.